

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
§  
DIERCKENS, CATHY A § Case No. 09-27155  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

BRENDA PORTER HELMS, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:  
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/BRENDA PORTER HELMS, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Citimortgage					
<b>TOTAL SECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BRENDA PORTER HELMS					
INTERNATIONAL SURETIES LTD					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One					
	Eagle Food Center					
	HSBC					
000001	DISCOVER BANK					
000003	FIA CARD SERVICES, NA/BANK OF AMERI					
000004	PYOD LLC ASSIGNEE CITIBANK					
000005	PYOD LLC ASSIGNEE CITIBANK					
000006	PYOD LLC ASSIGNEE CITIBANK					
000002	TARGET NATIONAL BANK					
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$	\$	\$	\$

FORM 1  
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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

## ASSET CASES

Case No: 09-27155 Judge: JOHN SQUIRES  
 Case Name: DIERCKENS, CATHY A

Trustee Name: BRENDA PORTER HELMS, TRUSTEE  
 Date Filed (f) or Converted (c): 07/27/09 (f)  
 341(a) Meeting Date: 09/01/09  
 Claims Bar Date: 12/03/09

For Period Ending: 10/29/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. REAL PROPERTY	129,900.00	0.00		32,000.00	FA
2. BANK ACCOUNTS	1,714.00	0.00	DA	0.00	FA
3. HOUSEHOLD GOODS AND FURNISHINGS	1,000.00	0.00	DA	0.00	FA
4. BOOKS AND ART OBJECTS	100.00	0.00	DA	0.00	FA
5. WEARING APPAREL AND JEWELRY	100.00	0.00	DA	0.00	FA
6. INTERESTS IN INSURANCE POLICIES	0.00	0.00	DA	0.00	FA
7. PENSION PLANS AND PROFIT SHARING	110,000.00	0.00	DA	0.00	FA
8. 2006 Taurus	4,000.00	0.00	DA	0.00	FA
9. Post-Petition Interest Deposits (u)	Unknown	N/A		10.93	Unknown

TOTALS (Excluding Unknown Values)	\$246,814.00	\$0.00	\$32,010.93	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/30/10

Current Projected Date of Final Report (TFR): 12/30/10

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-27155 -SQU  
Case Name: DIERCKENS, CATHY A

Trustee Name: BRENDA PORTER HELMS, TRUSTEE  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*7970 Money Market - Interest Bearing

Taxpayer ID No: \*\*\*\*\*9948  
For Period Ending: 10/29/11

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/30/10	1	Cathy Dierckens	Settlement with Debtor	1129-000	32,000.00		32,000.00
02/26/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.65		32,000.65
03/06/10	000101	International Sureties Ltd 701 Polydras St. #420 New Orleans LA 70139	bond premium	2300-000		27.17	31,973.48
03/31/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.82		31,974.30
04/30/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.79		31,975.09
05/28/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.81		31,975.90
06/30/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.80		31,976.70
07/30/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.81		31,977.51
08/31/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.82		31,978.33
09/30/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.79		31,979.12
10/29/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.81		31,979.93
11/30/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.79		31,980.72
12/31/10	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.81		31,981.53
01/31/11	9	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.81		31,982.34
02/28/11	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.25		31,982.59
03/31/11	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.27		31,982.86
04/29/11	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.25		31,983.11
05/31/11	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.28		31,983.39
06/30/11	9	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.26		31,983.65
07/14/11	9	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	0.11		31,983.76
07/14/11		Transfer to Acct #*****5974	Final Posting Transfer	9999-000		31,983.76	0.00

Page Subtotals 32,010.93 32,010.93

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-27155 -SQU  
Case Name: DIERCKENS, CATHY A

Trustee Name: BRENDA PORTER HELMS, TRUSTEE  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*7970 Money Market - Interest Bearing

Taxpayer ID No: \*\*\*\*\*9948  
For Period Ending: 10/29/11

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					32,010.93	32,010.93	0.00
Less: Bank Transfers/CD's					0.00	31,983.76	
Subtotal					32,010.93	27.17	
Less: Payments to Debtors						0.00	
Net					32,010.93	27.17	

Page Subtotals 0.00 0.00



ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-27155 -SQU  
Case Name: DIERCKENS, CATHY A

Trustee Name: BRENDA PORTER HELMS, TRUSTEE  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*5974 Checking - Non Interest

Taxpayer ID No: \*\*\*\*\*9948  
For Period Ending: 10/29/11

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/14/11		Transfer from Acct #*****7970	Transfer In From MMA Account	9999-000	31,983.76		31,983.76
07/15/11	001001	Brenda Porter Helms	TRUSTEE FEE	2100-000		3,950.79	28,032.97
07/15/11	001002	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Final Distribution	7100-000		3,330.39	24,702.58
07/15/11	001003	TARGET NATIONAL BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Final Distribution	7100-000		5,184.29	19,518.29
07/15/11	001004	FIA CARD SERVICES, NA/BANK OF AMERICA BY AMERICAN INFOSOURCE LP AS ITS AGENT PO Box 248809 Oklahoma City, OK 73124-8809	Final Distribution	7100-000		3,917.52	15,600.77
07/15/11	001005	PYOD LLC ias assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Final Distribution	7100-000		2,957.52	12,643.25
07/15/11	001006	PYOD LLC ias assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Final Distribution	7100-000		5,014.54	7,628.71
07/15/11	001007	PYOD LLC assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Final Distribution	7100-000		7,628.71	0.00

Page Subtotals 31,983.76 31,983.76

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 09-27155 -SQU  
Case Name: DIERCKENS, CATHY A

Trustee Name: BRENDA PORTER HELMS, TRUSTEE  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*5974 Checking - Non Interest

Taxpayer ID No: \*\*\*\*\*9948  
For Period Ending: 10/29/11

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
COLUMN TOTALS					31,983.76	31,983.76	0.00
Less: Bank Transfers/CD's					31,983.76	0.00	
Subtotal					0.00	31,983.76	
Less: Payments to Debtors						0.00	
Net					0.00	31,983.76	
TOTAL - ALL ACCOUNTS					NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market - Interest Bearing - *****7970					32,010.93	27.17	0.00
Checking - Non Interest - *****5974					0.00	31,983.76	0.00
					32,010.93	32,010.93	0.00
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

/s/ BRENDA PORTER HELMS, TRUSTEE  
Trustee's Signature: \_\_\_\_\_ Date: 10/29/11  
BRENDA PORTER HELMS, TRUSTEE

Page Subtotals 0.00 0.00